



From the Joint Retirement and Savings Plan Committee

January 19, 2001

Dear Savings Plan Participant

We are pleased to announce an addition to your Savings Plan. In conjunction with CitiStreet, we have added Internet Access to the Plan. This access is in addition to the Interactive Voice Response Unit (1-888-472-8348), the Customer Service Representatives, your quarterly statements and the Savings Plan section of our Benefits Management Homepage.

Prior to using the site, it is necessary for you to contact the Savings Plan via the toll free number 1-888-ISA VEIT (1-888-472-8348), and to activate your Internet account by either selecting the appropriate menu item or requesting assistance from a Customer Service Representative. Once you have activated your account, you may log on to the site by using the following URL: <http://oakridge.csplans.com>. In order to complete your log on, you must have your social security number and your PIN number (it's the same one you use for the Interactive Voice Response Unit.) If you have misplaced your PIN, you may request a reminded by calling the same toll free number.

After you have activated your account, you will be able to:

- Access your account information including account balances by investment fund and in total, current contribution and investment elections, the status of your loan and amounts available for withdrawal
- Perform account transactions, such as making or changing contribution elections and investment elections, processing loan transactions and transferring balances between accounts. This initial version of the site does not provide an opportunity to process withdrawals (that will come in a later version) but you may still direct your withdrawals through the Voice Response Unit or Customer Service Representatives
- Learn more about the Savings Plan by reviewing the plan features, reviewing the investment fund options (including performance for the month, three months, year-to-date, one year and since inception of the plan) and find answers to frequently asked questions

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- Learn some basics of personal finance in the education and planning section. The site also includes interactive calculators that allow you to personalize your financial plan

We are excited about this new feature and believe that once you have a chance to work with the site, you will agree. We plan to develop WEB and Classroom-based education programs to assist you in working with the site. Also we will update our “Selecting Investments for Your Savings Plan” education program. We will be announcing our education program schedule in the near future.

As always, questions about your Savings Plan should be directed to our toll-free number (1-888-ISA VEIT) and you are encouraged to visit the Savings Plan Homepage at <http://www.y12.doe.gov/benefits/badmin/>. The Savings Plan Homepage contains many valuable references about our Savings Plan, interesting articles in our Savings Newsletter, and links to some of our investment manager sites.

Sincerely yours,

The Committee